

REMARKS

In the pending Non-Final Office Action, claims 1–29 stand rejected. Applicants traverse the rejections and amends claim 1 to more clearly elucidate the claimed subject matter. Support for the amendment can be found at least at lines 13–24 of page 13 of the specification. Claims 12 and 15 are amended to improve form.

Claim Objections

Claims 22 and 26 are objected to in that claim 26 does not follow claim 19 from which it depends. Other independent claims intervene. Applicants submit that the objection can be addressed after prosecution on the merits of the claims has closed. At such time as all claims in the application are allowed, Applicants would be happy to provide a renumbered set of claims for the Examiner's convenience. Until such time, Applicants submit that making amendments to address the objections would be premature. In addition, Applicants submit that the rule referred to by the action in MPEP § 608.1(n) forming the basis of the objection is permissive in nature, as opposed to absolute. It states a dependent claim "should not", not "must not," be separated from a claim from which it does not depend. MPEP § 608.1(n) goes on to state, "In general, Applicants' sequence will not be changed."

Amended Independent claim 1 Distinguishes Over the Combination of Luchs and Mayaud.

Independent claim 1 is rejected under 35 U.S.C. 103(a) over U.S. Patent No. 4,831,526 to Luchs et al. ("Luchs") in view of U.S. Patent Application Publication 2003/0144884 to Mayaud ("Mayaud"). Claim 1 relates to a method of providing a web-based graphical user interface for insurance applications that lack their own web-based graphical user interfaces. Specifically, as amended, claim 1 recites "receiving a request to access a legacy insurance application lacking a web-based GUI support" and "employing a legacy application wrapper to display a Web-based GUI screen for the legacy insurance application." See, for example, page 13, lines 13–24 of the specification. Both Luchs and Mayaud fail to teach or suggest using a legacy application wrapper to display a Web-based GUI screen for an insurance application which lacks its own Web-based GUI.

Luchs describes a system for remotely accessing insurance applications. However, as conceded in the Action, Luchs fails to describe the system as providing a web-based graphical

user interface. The Action asserts that Mayaud bridges the gap by describing a prescription management system which employs a GUI and which can be accessed over a large public network. However, Mayaud does not teach or suggest providing the graphical user interface by employing a legacy application wrapper to an application which lacks its own web-based graphical user interface, as recited in amended independent claim 1. Thus, no combination of Luchs and Mayaud would yield the invention recited in claim 1.

Therefore, Applicants request reconsideration and withdrawal of the § 103 rejection of amended independent claim 1. Claims 7–8 depend on independent claim 1, directly or indirectly, and add further limitations, thereto. Applicants therefore request reconsideration and withdrawal of the § 103 rejections of these claims, too. Claim 2, which also depends on claim 1, is rejected over Luchs in view of Mayaud and further in view of Bosco (U.S. Patent No. 5,191,522). Bosco fails to cure the deficiencies of the combination of Luchs and Mayaud. Thus, Applicants request reconsideration and withdrawal of the § 103 rejection of claim 2. Claims 3–6, which also depend on claim 1, are rejected over Luchs in view of Mayaud and further in view of NetQuote.com. NetQuote.com fails to cure the deficiencies of the combination of Luchs and Mayaud. Therefore, Applicants request reconsideration and withdrawal of the § 103 rejection of claims 3–6.

Original Claim 9 Patentably Distinguishes Over the Combination of Luchs and Mayaud.

Claim 9 relates to a method for providing remote enrollment to an umbrella insurance policy. In particular, claim 9 recites displaying a billing having a first grid that provides a worksheet for the users to develop an appropriate downpayment premium. Applicants have carefully reviewed specifications and figures of Luchs and Mayaud. Both references are completely silent with respect to downpayment premiums. Thus, Applicants request reconsideration and withdrawal of the § 103 rejection of independent claim 9. Claim 10 depends on claim 9 and claim 11 depends on claim 10, each adding further limitations to the claims from which they depend. Thus, Applicants request reconsideration and withdrawal of the § 103 rejection of these claims, too.

Original Claim 12 Patentably Distinguishes Over the Combination of Luchs and Mayaud.

Independent claim 12 relates to a security system for preventing improper access to insurance applications via a web-based user interface. Applicants amend claim 12 to improve form. Claim 12 recites a two-step authorization process. The claim recites a user requesting to use the web-based user interface. The claim further recites the user requesting to access a particular insurance application after being granted access to the web-based user interface. The claim recites that the user is granted access if the request to access the particular insurance application includes an authorization to do so. Otherwise, the user is notified that access is denied.

The Action rejects independent claim 12 over Luchs in view of Mayaud. The action concedes that Luchs fails to describe this two-step process. The Action refers to paragraphs 137–147 of Mayaud in an attempt to bridge the gap between Luchs and the subject matter of independent claim 12. This passage describes, generally, desirable security characteristics of a prescription medicine information system. For example, the passage describes the use of passwords or biometric identification, maintaining access audit trails, and providing patient-directed control of the flow of information. The passage fails, however, to describe the two-stage authorization process to gain access to an insurance application that constitutes the explicit subject matter of independent claim 12.

Therefore, Applicants request reconsideration and withdrawal of the § 103 rejection of claim 12. Claims 13, 16, and 18-29 depend from claim 12, directly or indirectly and add further limitations thereto. Applicants therefore request reconsideration and withdrawal of the § 103 rejections of these claims, too. Claims 14 and 17, which also depend on claim 1, are rejected over Luchs in view of Mayaud and further in view of NetQuote.com. NetQuote.com fails to cure the deficiencies of the combination of Luchs and Mayaud. Thus, Applicants request reconsideration and withdrawal of the § 103 rejection of claims 14 and 17. Claim 15 also depends on claim 12. Claim 15 is rejected over Luchs in view of Mayaud and further in view of Bosco. Bosco fails to cure the deficiencies of the combination of Luchs and Mayaud. Thus, Applicants request reconsideration and withdrawal of the § 103 rejection of claim 15.

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Reply to Office Action of December 7, 2005

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In view of the above amendment, Applicants believe the pending application is in condition for allowance.

Applicants believe no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 18-1945, under Order No. SPLT-P01-005 from which the undersigned is authorized to draw.

Dated: February 7, 2006

Respectfully submitted,

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